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Return to:
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Substitution of Trustee

Grantor: Regions Bank, 2050 Parkway Office Circle, Birmingham, AL 35244 (205) 560-3824

Grantee: Underwood Law Firm PLLC, 340 Edgewood Terrace Drive, Jackson, MS 39206, (601) 981-7773

Debtor: Linda L. Abernathy and Charles Michael Abernathy, 5316 Kahuna Cove, Hernando, MS 38632, (662) 449-5741

INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 24, Section A, KoKo Reef Subdivision, in Section 31, Township 3 South, Range 9 West, DeSoto County, Mississippi, in Plat Book 7, Page 26

1573

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 20, 2006, Linda L Abernathy and Charles Michael Abernathy, husband and wife, executed a deed of trust to Charles N. Parrot, Trustee for the benefit of Regions Bank, which deed of trust is recorded in Deed of Trust Book 2584 at Page 644 and modified through Modification of Deed of Trust in Book 2761 at Page 277 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

The following real property lying and being situated in DeSoto County, Mississippi, and being more particularly described as follows: Lot 24, Section A, KoKo Reef Subdivision, in Section 31, Township 3 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi being the same property conveyed to Linda L. Abernathy by deed from Harlan C. Watts and wife, Shirley C. Watts recorded 11/28/2005 in Deed Book 515 Page 365, in the Office of the Chancery Clerk of DeSoto County, Mississippi. Tax ID # 3099-3101.0-00024.00

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned Regions Bank is the present holder and beneficiary of the aforesaid deed of trust and now desires to substitute Underwood Law Firm PLLC, of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, Regions Bank does hereby appoint and substitute Underwood Law Firm PLLC, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of Regions Bank acting by and through its duly authorized officer, this the 18 day of September, 2012.

Regions Bank

BY: Alisha L. [Signature]

TITLE: Consumer Banking Officer

ATTEST: [Signature]

STATE OF AlabamaCOUNTY OF Shelby

Personally appeared before me, the undersigned authority in and for the said county and state, on this 18 day of September, 2012, within my jurisdiction, the within named ALISHA COX, who provided to me on the basis of satisfactory evidence to be the person(s) who name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signatures on the instrument, and as the act and deed of the person(s) or entity(ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.


NOTARY PUBLIC

My commission expires: _____ MY COMMISSION EXPIRES NOVEMBER 10, 2014

